In re:

Arnold

Äppl. No.:

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Page 2

On page 9, between lines 14 and 15, insert

--Brief Description of the Drawing

BY

The attached drawing schematically illustrates a method of creating an address directory in accordance with the present invention.

Detailed Description of a Preferred Embodiment --.

Please replace the paragraph beginning at page 9, line 15, with the following rewritten paragraph:



--As regards a simple transmission of address data, the transmission could be performed by an information carrier 2 that comprises a memory 3. In a particularly simple manner, such an information carrier could be in the form of a chip card, a magnetic strip card, or a PIN card. As further examples, the information carrier could be a credit card, a cash card, an automatic teller machine card, or a telephone Furthermore, the information carrier could be formed also by an SIM card or a similar card, which is decisive for releasing the use by a subscriber in the telecommunications network. It would be possible to put the address data of the subscriber in the memory 3, so as to make an access as easy as possible during the payment of charges. Billing of charges could be performed by a method and an apparatus as disclosed in DE 197 19 002 Al. Accordingly, the charges could be billed via an information carrier in the form of a chip card or magnetic strip card. The data necessary for billing the charges are transmitted from the information carrier to the data acquisition station or to the financial institution .--

Please replace the paragraph beginning at page 10, line 3, with the following rewritten paragraph: